

Ocean View Hills Home Buyer Checklist

From pre-approval to your first month: what to do, in order.

Before you shop

- ☐ Meet a lender and get pre-approved so you know your budget.
- ☐ Decide the monthly payment you are comfortable with, including property tax, insurance and any HOA dues.
- ☐ Write a must-have list and a nice-to-have list.
- ☐ Read the market reports for each area you are considering.

Touring homes

- ☐ See each home on a weekday and on a weekend if you can.
- ☐ Ask how old the roof, water heater, heating and cooling and windows are.
- ☐ Find out what association dues and special assessments apply.
- ☐ Note stains, cracks or sloping floors and raise them with the inspector.
- ☐ Ask what is included in the sale.
- ☐ Ask whether the home is in a Mello-Roos district or has another special tax, and which associations apply.

Making an offer

- ☐ Review recent sales of similar nearby homes with your agent before you choose a price.
- ☐ Agree with your agent on the deposit, contingencies and timeline.
- ☐ Attach your pre-approval letter and proof of funds to the offer.

Under contract

- ☐ Get the deposit to escrow by the date in the contract.
- ☐ Book the home inspection and the pest inspection right away.
- ☐ Go through the disclosures and the title report with your agent.
- ☐ Line up insurance before you remove contingencies.
- ☐ Respond quickly to lender requests, and avoid new debt or large purchases until closing.

Closing and after

- ☐ Walk the home before signing and check the repairs.
 - ☐ Sign at escrow, including the ownership report for the county assessor.
 - ☐ On day one, re-key the locks, arrange utilities and check smoke alarms.
 - ☐ Claim the homeowners' exemption and expect a supplemental tax bill in the months after closing.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.